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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/865,647	05/25/2001	Tetsurou Koide	253A 3052	4545

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EXAMINER

BARTLEY, KENNETH

ART UNIT	PAPER NUMBER
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3693

DATE MAILED: 12/11/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No. 09/865,647	Applicant(s) KOIDE ET AL.	
	Examiner Kenneth L. Bartley	Art Unit 3693	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 25 May 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-17 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-17 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. Claims 1-17 have been examined.

Drawings

2. The drawings are objected to because the word "weigh" in Figure 9 should be "weight". Corrected drawing sheets in compliance with 37 CFR 1.121(d) are required in reply to the Office action to avoid abandonment of the application. Any amended replacement drawing sheet should include all of the figures appearing on the immediate prior version of the sheet, even if only one figure is being amended. The figure or figure number of an amended drawing should not be labeled as "amended." If a drawing figure is to be canceled, the appropriate figure must be removed from the replacement sheet, and where necessary, the remaining figures must be renumbered and appropriate changes made to the brief description of the several views of the drawings for consistency. Additional replacement sheets may be necessary to show the renumbering of the remaining figures. Each drawing sheet submitted after the filing date of an application must be labeled in the top margin as either "Replacement Sheet" or "New Sheet" pursuant to 37 CFR 1.121(d). If the changes are not accepted by the examiner, the applicant will be notified and informed of any required corrective action in the next Office action. The objection to the drawings will not be held in abeyance.

Specification

3. The abstract of the disclosure is objected to because of: the awkward phrase "This system allows to quickly execute the process..."; a period is missing at the end of the sentence "...such as gold and platinum, etc."; the word "client" is redundant in "...client servers of clients...". Correction is required. See MPEP § 608.01(b).
4. The disclosure is objected to because of the following informalities: a space is missing between "abovementioned" in paragraph 11; the letter "t" is missing from the word "interne" in paragraph 141; "i mode" should be "i-mode" in paragraph 147.

Appropriate correction is required.

Claim Objections

5. Claims 1, 3, 6, 9, and 13 are objected to because of the following informalities: Claim 1 should use semicolons to separate sections a, b, c, and d; Claims 3, 6, 9 and 13 require a period at the end of their respective sentences. Appropriate correction is required.

Claim Rejections - 35 USC § 103

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

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7. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

8. Claims 1-9 and 11-16 are rejected under 35 U.S.C. 103(a) as being unpatentable over U.S Patent 5,978,779 to Stein, et al., in view of Bard (Purchase Precious Metals through Monthly Investments, Susan M. Bard, Commodities, March 1982, Vol. 11, Iss. 3, pp. 76, 78).

Regarding applicant claims 1, 3, 4, and 11-15, Stein, et al., discloses:

- a. A system for purchasing commodities (col. 3, lines 47-55);
- b. The creation and storing of client information in a database (col. 2, lines 30-36) and a method of registering new clients (col. 5, lines 29-37);
- c. A ledger that contains client information and any relationships, related document information, which presumably could include purchasing agreements, and deposit information (col. 6, lines 66-67 and col. 7, line 1);
- d. Information stored in a database regarding client purchases and sales/deliveries related to products and services (col. 6, lines 21-26);
- e. Bank information added to a ledger of a client so the client has account information regarding purchase/sell transactions with financial institutions (col. 6, lines 26-33);

- f. A system server to create and modify client information, to enter and modify transactions (such as purchases), and to view the ledger (col. 10, lines 26-31), which provides a summary of client holdings that would indicate the presence or absence of a payment (col. 7, lines 3-9) into an account;
- g. A system server connecting clients and counterparties by electronic means (col. 10, lines 14-18 and Fig. 3) able to perform various described functions, which could include various commercial transactions with a counterparty. A "Library" for retrieving and sending forms needed for creation and transaction between clients and counterparty (col. 10, lines 44-47).
- h. Various settlement and transaction methods through which payment may occur, including SWIFT and Fed Wire, which could provide net banking (col. 6, lines 33-38);
- i. Clients can determine how deposited money will be invested (col. 5, lines 11-23), which presumably could include purchasing merchandise on each business day with an amount equal to a fixed-monetary purchase of a commodity. This could also include using a loan charge as a fund for spot purchases;
- j. "...at least one database for storing data about (i) said client and any related counterparty to said client, (ii) said financial product, and (iii) activity, positions, and balances for said client, said at least one database accessible through said network..." (col. 2, lines 52-56). Purchase weight information would

be available from activity (purchase price) and balances (determined from weight x market price/unit weight);

k. A product master database, which includes information about all products (e.g. precious metals in this case) that an entity buys and sells (col. 14, lines 26-33), which would allow client to sell merchandise and transfer funds into the client account. Since the valuation of precious metal transactions is determined by weight, presumably the database would include the weight of the metal.

Further, the database provides for product tracking and analysis capability;

l. Multiple ledgers associated with a single client, where each ledger provides transactions associated with a particular relationship (col. 9, lines 15-21).

Stein, et al., demonstrates a system for transacting commodities and where a counterparty can act as a guarantor for a client (col. 4, lines 46-51), but does not provide details of a "fixed-monetary-amount" purchasing system or information regarding precious metal holdings such as an exchange of merchandise or a storage method. Bard discloses a "fixed-monetary-amount" investment programs, and a way to exchange and store precious metals. Merrill Lynch Commodities manager states "If the price goes down, it merely means an investor can purchase more ounces than if the price were higher." Several other companies, including Gold Standard Corp., also provide a cost averaging approach. Gold Standard also has the ability to exchange merchandise by switching "holdings to/from gold, silver or platinum." Regarding storage, Merrill Lynch provides storage for investors with no fee. Therefore, it would

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have been obvious to a person of ordinary skill in the art at the time the invention was made for Stein, et al., to add a "fixed-monetary-amount" purchasing system to increase investment in precious metals, consider allowing investors to switch their commodities as an added service to clients, and to provide for precious metal storage as a convenience to customers. It is noticed that the assignee of Stein, et al., is Merrill Lynch, Pierce, Fenner & Smith.

9. Regarding claim 2, Stein, et al., discloses:

- a. Provisional client information is entered into the system electronically during a pre-approval process (col. 5, lines 50-60), and once approved entered as approved in the system (col. 5, lines 37-42);
- b. Client has access to their "virtual" ledger (col. 7, lines 25-28), indicating that they have been approved and are in the system.

10. Regarding claim 5, Stein, et al., discloses a plurality of stations communicating through a network, at least one database for storing data about a client and related counterparty and for activity, positions, and balances for the client (col. 2, lines 51-56). A client has the option to determine confirmation preferences (col. 5, lines 42-49), which could presumably be set following execution of purchases of merchandise.

11. Regarding claims 6-9, Stein, et al., provides for:

- a. Access of a main server to client database (col. 10, lines 30-43 and Fig. 3), and client access to balances via a network (col. 2, lines 54-56);
- b. Access to counterparties products (col. 3, lines 52-55) that could include merchandise stored in protective custody;

- c. A "Library processing center," where a client can receive required documents for certain transactions (col. 6, lines 55-58), (e.g. sale or return of merchandise) and the client could receive confirmation of the transaction, where the transaction would normally include updating database(s) (col. 5, lines 42-49);
- d. An "internal ledger" that has the "inventory of an instrument" and also a transaction error processing capability, which presumably would prevent negative inventory (col. 7, lines 29-35) and which could allow for re-application or the ability to automatically dispense the inventory balance;
- e. Client has capability of deciding where monies are to be deposited from sales (col. 6, lines 21-26).

12. Regarding claim 16, Stein, et al., allows for users to enter information and request(s) or command(s) through a "graphical user interface" (col. 14, lines 41-43), where a "graphical user interface" would include graphical images such as menus as defined in Microsoft Computer Dictionary (Microsoft Computer Dictionary, Fifth Edition, Microsoft Press, Redmond, WA. 2002). Therefore an inquiry could provide account information such as balances.

13. Claims 10 and 17 are rejected under 35 U.S.C. 103(a) as being unpatentable over the references as combined in section (8), above, in further view of A-Mark (A-Mark web site dated 05/06/1998).

14. Although the references as combined in section (8), above, disclose a purchasing system and a computer network with a graphical interface, they do not disclose providing limit-orders or images of merchandise held in protective custody. A-

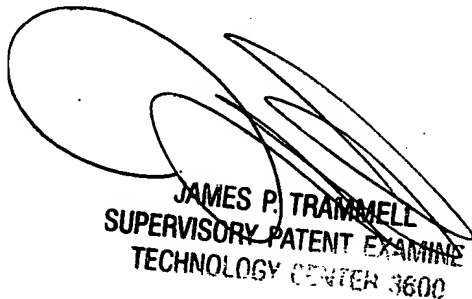
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Mark provides an order execution where trade occurs at a particular trading price as well as "Videomelt," a videotape that allows customers to witness that their precious metal was handled professionally and that a fair assay took place. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide a market-limit order ability as well as an image over the network, as per applicant claims 10 and 17, since a market-limit order can enhance returns and the network would provide the convenience of on-demand images to customers.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Kenneth L. Bartley whose telephone number is (571) 272-5230. The examiner can normally be reached on Monday through Friday, 8:00 - 5:00 EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



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